



\_experience the commitment™

## Indenticate®: real-time identity authentication



### CORPORATE PROFILE

At CGI, we're in the business of satisfying clients. For 30+ years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to address them. As a leading IT and business process services provider, CGI has approximately 26,000 professionals operating in 100+ offices worldwide, giving us the competitive advantage of close proximity to our clients.

Through these offices, CGI offers local partnerships and a balanced blend of global delivery options—including onshore, nearshore and offshore expertise—to provide clients with the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve superior performance.

Website: [www.cgi.com](http://www.cgi.com)

### KNOW YOUR CUSTOMER'S IDENTITY—WITHOUT DOUBT, WITHOUT DELAY

It's a matter of trust. When you conduct business in person, by phone, or over the web, you trust that every customer is using valid identification. But with every faceless transaction, you could put your business at risk.

How can you safeguard your business if you don't know who your customers really are?

With Indenticate, CGI's real-time identity fraud and authentication solution, you know in seconds exactly who your customers are. Blending seamlessly into your existing business processes, Indenticate helps protect your organization against identity fraud. No matter how your customers reach you, you can trust in the security of every transaction.

### The right answers, the right data

Indenticate automatically verifies the identity of a customer by validating that the information supplied is authentic and checks for possible errors or fraud.

This is done through the development of a multiple-choice quiz—we help you determine the type, number, and sequence of questions—and through advanced analytics, which scores and tags transactions that follow an ID theft pattern. The system interfaces with a wide range of internal and external data sources—from your customer information data files to credit bureaus and residential information.

Once the customer's identity is confirmed, transactions proceed seamlessly, securely, and instantly.

### A tool for all industries

Indenticate can be used for complete identity authentication in a variety of industries—including banking and credit, government services, healthcare, insurance, retail, and telecommunications—for a variety of purposes.

#### *Banking and credit*

You can use Indenticate for secure and safe access to a customer's bank, brokerage, or 401(k) account. Indenticate allows you to accept applications for home equity, mortgage, and other credit products. you also can accept electronic signatures on closing and other online documents.

#### *Government services*

Government agencies can use Indenticate to prevent identity fraud and theft during the issuance of identification credentials, and when providing unemployment and tax refund payments. It is also ideal for accepting online census information and when processing electronic votes.

### *Healthcare*

In the healthcare industry, Identicate allows quick and secure access to medical records and other confidential information and allows pharmacies to fill prescriptions online.

### *Insurance*

In the insurance industry, Identicate can streamline the insurance application process, accept electronic signatures on legal documents, and issue insurance benefits.

### *Retail*

In the retail industry, Identicate can extend credit on a major purchase or even sell items that require a minimum age to purchase, such as alcohol and cigarettes.

### *Telecommunications*

For the telecommunications industry, the solution can be used to schedule service and initiate a switch in long distance carriers.

## **Three levels of authentication**

Identicate is highly flexible and can be configured quickly to complete one or more of the following identity authentication processes:

- Validate customer information— compares and cross-checks customer-provided information with known and reliable data sources to ensure consistency and accuracy
- Identify fraudulent activity— uses advanced analytics and accesses national fraud databases to verify customer information and flag ID theft patterns
- Confirm identity— provides the customer with an interactive multiple-choice quiz based on a wide range of customer-specific data, and evaluates the customer responses in seconds to determine whether the customer meets your authentication standards

With the CGI real-time identity fraud and identification solution, you know your business is safe, no matter how your customers or citizens reach you.

## **A quick, inexpensive solution**

Identicate incorporates your business activities into your identity fraud and authentication processes. The result is a secure, customer-friendly, scalable solution for safeguarding your organization. Identicate is...

- Data independent—retrieves data from multiple internal and third-party data sources to provide a reliable confirmation of identity
- Implemented quickly—can be up and running in days through the Software as a Service (SaaS) delivery model
- Money saving—saves you the mailing and printing costs of paper-based transactions by automating verification
- Flexible—lets you add or change data sources as needed, introduce new sets of questions, and alter the scoring as your tolerance for risk evolves
- Multichannel—authenticates identities for transactions from any source and integrates with your business systems
- Fast—accesses data sources in seconds, letting you complete transactions in real time
- Scalable—lets you initiate as many authentication requests as you need
- Customer friendly—offers easy-to-answer quizzes for customers with proper identification
- Cost effective—lets you pay as you go and is a hosted service, requiring no major upfront investment, ongoing maintenance, or technology refreshment